

Claims Processing

1. When an employee becomes disabled, unable to work, give the entire claim packet, including the employer's part, to the employee. The employee must complete the employee section then must have his/her physician complete the physician section. The employee must return the entire packet to their agency payroll or personnel administrator to mail to Standard Insurance.

An employee who becomes disabled should also contact PERA at 1-800-759-7372 or 303-832-9550 for information regarding PERA's disability program.

2. Start this process as soon as the employee becomes disabled and it appears to be an extended disability of more than a couple of weeks, **even if** worker's compensation or PERA's disability program(s) are involved.
3. When an employee becomes disabled, he/she must use all accrued sick leave hours before they are eligible to receive benefits from Standard. The employee must apply for STD leave within 30 calendar days of absence or within 30 days of exhaustion of sick leave, whichever is later, according to P5-23(a). The STD maximum benefit period of 180 days is counted from the first day of disability.
4. Effective 12-31-98, STD is unpaid leave and, therefore, the employee does not earn sick or annual leave while on STD.
5. If an employee is applying for STD and FMLA, the STD physician's form may be used in lieu of medical certificate for FMLA, if it provides the same information.

STD Benefit Check

1. When an employee is approved for STD the salary replacement checks are sent to the agency. **Forward the checks to the employee immediately.** Do not hold them while trying to resolve other problems with pay status.
2. Only employees who have worked for the state for one full year are eligible for the state contribution while on STD leave.
3. If the employee has not been employed for one year, the employee must pay both the state and employee share of the premium for contributory coverage (e.g., medical, dental, optional life, and LTD). The state will continue to pay 100% of the premium for non-contributory coverage (e.g., basic life and STD).
4. If the employee has no leave available and has worked less than a year, the agency may terminate the employee. If the employee has one or more years of service, he may be terminated after exhaustion of available leave per P-5-10.

The employee must be given the opportunity to continue medical and dental coverage under COBRA if terminated. He may also be given the opportunity to continue his Health Care FSA under COBRA for the balance of the plan year, but only if he has a positive balance in his account (YTD contributions exceed YTD reimbursements) on the first of the month following the qualifying event.

5. The employee must submit a personal check to the agency payroll or personnel administrator by the first of the month to pay his share of the premium.

Questions & Answers

STD1 What does "disabled" mean?

You are considered "disabled" if, as the result of sickness, accidental injury, or pregnancy, you are unable to perform the material duties of your own occupation with reasonable continuity, or you are unable to earn more than 50% of your pre-disability earnings while working in your own occupation.

STD2 Who is eligible for STD coverage?

Permanent full-time, part-time, and part-year employees in the following classifications:

- All classified (including higher ed)
- Judicial employees (except judges)
- House and Senate Employees (excludes session employees)
- Employees in the Executive Branch
- Non-Classified Employees in the Commission on Higher Education, State Historical Society, Arts & Humanities
- Employees in the Department of Law
- Cabinet employees (Governor, Executive Directors, Lieutenant Governor, other elected state officials)

STD3 When will I be eligible for STD benefits?

During your first year of employment, you are eligible for STD benefits (income replacement at 60%) but not STD leave which protects your employment.

You must use all of your sick leave accrual before any STD benefits are paid. After 30 days of disability (or after all sick leave is exhausted), STD benefits begin. These benefits coordinate with other benefits you may receive (such as Worker's Compensation or PERA) to replace 60% of your pre-disability income. STD benefits cover the first 180 days of disability as recorded from the date the disability was incurred as certified by your physician and Standard Insurance Company.

No benefits will be payable for more than 150 days of disability (includes sick pay) during any 12 month period.

STD4 Will my state employment be held for me while I am on STD?

Once you have worked for the state as a regular employee (not temporary) for one year, you are eligible for short-term disability leave. **STD leave protects your employment.** You may not be terminated based on exhaustion of paid leave during the STD period. Your employer may place you in another position upon your return to active employment.

STD5 How does my STD leave coordinate with the Family Medical Leave Act?

They run concurrently. One does not add on to the end of the other.

STD6 Can I receive STD benefits if I have been working for the state for less than one year?

Yes, you can receive benefits (60% of pay), but you are NOT eligible for STD leave. Your employment is not protected and you do not receive the state contribution toward your insurance plans.

STD7 If I am not eligible for STD leave, what happens to my medical, dental, and health care FSA?

You may continue your medical, dental coverage and Health Care FSA coverage as provided by COBRA for up to 18 months. You will pay the total premium (employee share and state contribution) plus a 2% administration fee. If you are totally disabled, you may be eligible to continue coverage for up to 29 months, in which case you would pay 150% of the premium for the last 11 months of coverage.

STD8 Do I earn sick and annual leave while I am receiving STD benefits?

No. You do NOT earn sick and annual leave if you are approved for STD leave. See the State Personnel Directors Administrative Procedures. You may also contact Consulting Services within the Human Resource Services, Department of Personnel & Administration.

STD9 Do I have to pay my medical, dental, LTD, and optional life premiums while I am receiving STD benefits?

- a. If you have been an employee for more than one year, you are required to pay the employee share only of all the plans in which you are enrolled while on STD leave. The state will continue to pay the state contribution of medical, dental, and basic life.
- b. If you are approved for FMLA while receiving STD payments, you only pay the employee share of your health and dental premiums.
- c. If you have been employed as a regular employee for less than a year, you must pay the full premium (both the state and employee share) for all contributory coverage in which you are enrolled. The state will continue to pay the premium for non-contributory coverage (e.g., basic life and STD).

STD10 Are STD benefits considered to be taxable income?

Since STD premiums are paid by the state, the STD benefits are considered taxable income. You will receive a W-2 at the end of the year for the benefits you received.

Filing Claims

STD11 If an employee has 2-3 months of sick leave and/or the injury is work related, should the employee wait to file for STD (State and PERA) until sick leave is exhausted?

No, the employee should file for STD (State and PERA) as soon as possible, regardless if the injury is work related or not. In order to be eligible for state STD leave, the employee must have one year of state service and apply for the state STD benefit within 30 days of the beginning of the absence or within 30 days of exhaustion of sick leave, whichever is later. Vested employees should contact PERA concerning PERA's STD program.

Waiting Period

STD12 Does an employee receive 150 days per occurrence of State STD?

No, the maximum benefit period is 150 days in a 12-month period. An employee can receive state STD benefits as long as disabled, as defined by the group policy, up to the maximum benefit period. The employee must meet all eligibility requirements.

STD13 If the disability occurred in November of 2001, would the employee receive 60 days in 2001 and another 150 days in 2002 because of the new calendar year?

Please see the answer to Question STD3. No state STD benefits will be payable for more than 150 days of disability in any 12-month period. It is not based on a calendar year.

STD14 Is the Benefit Waiting Period for state STD 30 calendar or working days?

It is calendar days for all aspects of the state's STD and LTD programs. They need not be contiguous. See the COC.

STD15 If an employee has missed one or two days of work, when does the 30-day benefit waiting period begin?

The 30-day waiting period starts from the date the employee meets the definition of disability in the state's STD policy. This may not always be the last day worked. An employee is disabled if either of the following is met: If as a result of sickness, injury or pregnancy the employee is unable to perform with reasonable continuity the material duties of the employee's own occupation; or the employee is working but as a result of sickness, injury or pregnancy is unable to earn more than 50% of predisability earnings. The employee is no longer disabled when work earnings exceed 50% of the employee's indexed predisability earnings.

Maximum Benefit

STD16 *If an employee is approved for a PERA disability retirement do they get a benefit from the state until age 65 as well?*

If the employee has elected state LTD coverage, they will receive a LTD benefit as long as he or she meets all the requirements of the state LTD policy, including the definition of disability, until the end of the maximum benefit period. The maximum benefit period is determined by the employee's age at the time disability begins. If an employee becomes disabled at age 61 or younger the maximum benefit period is to the employee's age 65, or 3 years 6 months, if longer. An employee who becomes disabled at age 69 or older has a maximum benefit period of 1 year. There is an age-graded table for ages of disability between 61 and 69.

If an individual is approved for PERA Disability Retirement he or she will continue to receive payment for as long as he or she meets the definition of disability for the PERA group policy.

The PERA disability retirement payment is based on highest average salary and service credit. The state STD and LTD policies pay 60% of Predisability Earning (PDE) (See STD19). PERA is the primary payer, in other words, the state offsets what PERA pays and then the state pays the difference up to 60% of PDE. Regardless of the amount of the PERA disability payment, the disabled employee will be eligible to receive at least the minimum \$100 monthly state LTD benefit as long as he or she remains eligible for benefits.

Predisability Earnings (PDE)

STD17 *What is considered predisability earnings for the state STD and LTD?*

The weekly (state STD) or monthly (state LTD) rate of earnings from the employer includes contributions made through salary reduction agreement to IRC Section 401(k), 403(b), 408(k) or 457 deferred compensation arrangement; or an executive non-qualified deferred compensation arrangement; incentive pay(*) (CPP), matching pay differentials, shift differential pay(*), PERA contributions, and amounts contributed to a Section 125 plan. Predisability earnings do not include: bonuses, overtime pay, the employer's match to a deferred compensation arrangement or pension plan, or any other extra compensation.

(*) Averaged over the preceding 12 calendar months, or the period of employment if less than 12 months.

STD18 *Can an employee apply for and receive both state STD and PERA STD?*

Yes. An eligible employee should apply for both state and PERA STD programs within 30 days of the absence due to a disability. Since the benefit waiting period for the state STD is 30 calendar days and the benefit waiting period for PERA STD is 60 calendar days, an employee, if approved, could receive state STD for 30 days before the PERA STD program starts. After 60 days the two programs would coordinate payments with PERA paying primary and state paying secondary.

STD19 *Is PERA's predisability earnings calculated the same as the state's STD/LTD program?*

The PERA STD plan bases predisability earnings on the average of the 12 months preceding the last active day at work. The state STD/LTD plan bases predisability earnings on the earnings in effect on the last active day at work. The PERA plan predisability earnings do not include contributions to a Section 125 plan, by statute.

STD20 *How do predisability earnings work if the employee receives benefits from both the state and PERA STD?*

The state STD benefit is 60% of weekly predisability earnings, reduced by deductible income. The state STD benefit is a weekly benefit based on the last day worked. The PERA STD payment is 60% of the average monthly rate of earnings from the employer on which PERA contributions were made during the 12 calendar months immediately preceding the last full day of active work. The PERA payment is primary to the state STD benefit. This means the monthly PERA STD payment, converted to a weekly amount is deducted dollar for dollar from the weekly state STD benefit. There is no minimum state or PERA STD benefit.

Example of vested employee who receives state and PERA STD programs.

	PERA *	State
Gross Salary	\$2,000	\$2,000
Section 125 Deduction	- 400	
PERA Predisability Earnings	\$1,600	
60% of Predisability Earnings	\$ 960	\$1,200
Net Disability Pay	\$ 960	\$ 240

* PERA is primary payer

Coordination of Plans

STD21 Is the agency personnel/payroll administrator notified if the employee is approved for PERA and/or for the state STD?

Standard Insurance Company informs the designated contact at the appropriate state agency, via confirmation letter, when an employee has been approved for state STD. Standard informs the applicant/ claimant and PERA when a PERA STD application is approved. PERA informs the state agency when a PERA STD application is approved.

STD22 Is the state's STD and PERA STD enrollment automatic for employees?

The state's STD is paid for by the state and an employee is automatically enrolled from the first active day of employment. Once an employee has applied for the state STD benefit and the application is approved, the employee will receive 60% predisability benefit. The employee must be employed for one year, and apply for state STD within 30 days of the absence, in order to be eligible for state STD leave.

PERA STD is paid for by PERA. After an employee has 5 years of PERA service credit, the employee is eligible to apply for the PERA STD and/or disability retirement benefits. The employee must apply for the disability program through PERA and be approved by Standard Insurance Company in order to receive the benefit.

STD23 How are the state's STD/LTD and PERA's STD benefits paid to an employee?

Standard mails the state STD benefit checks to the appropriate agency's designated contact. The designated contact then forwards the state STD checks to the employee. State LTD benefit checks are sent directly by Standard to the disabled employee's mailing address. Standard sends PERA STD payments directly to the disabled individual's mailing address. PERA sends disability retirement benefits directly to the retiree.

Appeals

STD24 What is the appeal process for denied claims?

For all claims (state STD/LTD and PERA STD/PERA disability retirement), all claimants have the right to have adverse claim decisions reviewed within a reasonable period of time. Standard will consider any information that is submitted that may lead them to change their decision. The applicable group policy and the summary plan description have specific information regarding the review process.

When Standard makes a claim decision, the decision is communicated to the claimant in writing. Any letter that explains termination or denial of a claim will contain the specific reason for the denial or termination, a direct quote or photocopy of the applicable provision from the group policy on which the denial or termination is based, a description of any additional information that is needed to approve or resume payment, an explanation of why additional information is needed, a statement of the claimant's right to request a review of the claim processing decision and the steps to be taken if the claimant wants a review.

PERA Disability

STD25 Could PERA disability retirement benefit be more than 50% of highest average salary based on the number of years of service with PERA?

Yes, it is possible to receive more than 50% of your highest average salary for PERA disability retirement if you have more than 20 years of service credit. For PERA STD program, the maximum benefit is 60% of predisability includable salary. Contact PERA for estimates.

STD26 Can I purchase PERA service credit to be vested for PERA's disability program?

No. The employee cannot purchase service credit in order to become eligible for PERA STD or disability retirement. However, you may reinstate a previously refunded PERA account to count toward the service credit requirement.

STD27 Does an employee who is receiving STD benefits (State or PERA) earn service credit during that time?

No. The employee receives PERA service credit only for work performed. PERA contributions are made on PERA includable salary and not typically on STD payments.

STD28 Does the employee have to wait 60 days for a PERA disability retirement?

No, there is no waiting period for a PERA disability retirement. If approved, benefits are effective on the first day of the month following the date of termination of employment (or the first day of the month in which your PERA STD payment ends).

STD29 Is an employee eligible for PERA's disability programs if they choose the new optional retirement 401(a) plan? (This applies to positions appointed by the Governor and those employees subject to term limits.)

The employee who changes from PERA's pension plan to the 401(a) Defined Contribution Pension Plan is not eligible for PERA's disability program unless the employee was disabled at the time of the change and the employee left their account with PERA and the employee applied within 90 days of the change. An employee who has opted for the 401(a) plan also cannot contribute to PERA's 401(k) plan.

Rules and Procedures**STD30 Discuss the difference between the state's STD benefit and STD leave.**

The state's STD benefit is 60% of predisability earnings. The STD leave is unpaid leave for up to 6 months while the employee is receiving payments from state or PERA STD. To be eligible for STD leave, the employee must have one year of state service and apply for the benefit within 30 days of the beginning of the absence.

STD31 Should an employee who has more than 30 days of sick leave still apply for STD?

Yes, benefits are payable after sick leave is exhausted. If Standard already has the claim information, a decision regarding whether benefits are payable will be made more quickly. In addition, the application must be submitted within 30 days of the absence if the employee is going to receive STD leave.

STD32 If the employee is approved for PERA disability retirement, is the agency required to hold the job open?

NO, if PERA disability retirement is approved and the employee terminates employment, there is no obligation to continue leave. However, the agency cannot make the employee retire if the employee elects not to do so. In such a case, STD leave may continue for up to 6 months if applicable. At the end of the leave, the employee must be returned to a position in the same class.

STD33 Does donated leave extend the waiting period for STD?

Yes, unless the agency's leave sharing program excludes use when the employee is eligible for STD. Donated annual leave is used as sick leave for the person receiving it and must be exhausted before STD benefits commence.

STD34 *Medical information is confidential so why must the employee send the state's STD application back through the agency?*

The application for STD leave must be submitted through the agency within 30 days of the absence or within 30 days of exhaustion of sick leave, whichever is later. Administrative Procedure P5-23(A)). As with all medical information, confidentiality is required from those with access to such information. However, the employee may forward the physician statement portion of the application to Standard directly if confidentiality is a concern. Agency payroll or personnel administrators must NOT alter any information on the claim form. For example, do NOT substitute the agency's return address for the Standard return address.

STD35 *What happens if the employee doesn't apply for STD leave within 30 days of the beginning of the absence or within 30 days of exhaustion of sick leave?*

Assuming the agency reasonably notified the employee, the employee does not receive STD leave or a right not to be terminated while receiving STD payments. The employee also does not receive a guarantee to return to a job in the same class.

STD36 *What if the employer terminates an employee because the employee didn't apply within 30 days of the absence? What if the employee still has accrued annual leave?*

An employee cannot be terminated based on exhaustion of leave until all accrued leave is exhausted. This includes both sick and annual leave. An employee has the right to appeal the termination to the State Personnel Board.

STD37 *If a PERA disability retirement is approved before the end of the 6-month STD leave, is it permissible to terminate the employee?*

The decision to terminate in this situation is up to the employee, not the agency. The employee has the right to return to a position in the same class unless the employee elects to accept the disability retirement. Continuing employment could affect a disability retirement decision.

Return-to-Work Incentives**STD38 What are the return to work incentives?**

There are five incentives that facilitate return to work, offered by either PERA's disability program, the state's STD/LTD program or both programs.

- Reasonable Accommodation Expense Benefit (state STD/LTD, PERA) = This benefit allows Standard to reimburse the agency for making a reasonable accommodation which allows a disabled employee to return to work.
- Rehabilitation Limitation (state LTD, PERA) = An employee who is able, must participate in good faith in a program or course of medical treatment or vocational training approved by Standard in order to receive benefits. If an employee refuses to participate then benefits will stop.
- Rehabilitation Plan Benefit (state LTD/PERA) = This benefit allows Standard to include payment of some or all expenses incurred in connection with a rehabilitation plan approved by Standard for: training and education, reasonable accommodation paid to employee, family care, job related and job search expenses.
- Return to Work Responsibility (state LTD/PERA) = If a disabled employee is able to return to his or her own occupation (class) and earn 40% of predisability earnings but chooses not to do so, no PERA payment is payable.
- Return to Work Incentive (state LTD, PERA) = This benefit encourages employees to return to work while disabled by integrating earnings with disability payments. For state LTD, this provision allows a disabled employee to work while disability benefits are payable, coordinating work earnings with benefits paid. A disabled employee may receive a combination of work earnings and LTD benefit up to 100% of the employee's in-

dexed predisability earnings. For PERA STD a disabled employee may receive a combination of deductible income (including work earnings) and PERA STD payment up to 100% of PERA predisability earnings.

STD39 Does an employee have to be receiving benefits in order to receive the Reasonable Accommodation Expense Benefit?

No. The employee needs to file an application, but Standard wants employees to return to work as soon as possible. Standard can work with the agency if a reasonable accommodation would allow an employee to return to work, even during the STD benefit waiting period.

STD40 Does work have to be available with the state or any employer under the return to work responsibility? Is the employer the state or any state agency? Does the return to work responsibility apply only to the employee's own class or to any occupation?

The return to work responsibility provision establishes the responsibility of the claimant to accept available (and typically part-time) employment. During the own occupation period, claimants are only responsible for working in the employee's own occupation, during the any occupation period, claimants are responsible for working in any occupation for which they are suited by education, training and experience. For the PERA maximum payment period, the applicant is responsible for working in his or her own job/own occupation, if work is available. The issue Standard will focus on is whether work in the individual's own occupation is available and the claimant/applicant is able to earn at least 40% of predisability earnings. Standard is not limited to identifying work with the claimant's agency. If no part-time work is available with the claimant's agency, Standard may attempt to work with the claimant to support job search efforts. The claimant may refuse to cooperate with Standard's vocational efforts. However, if opportunities exist for part-time work in his or her own occupation where the employee could earn at least 40% of predisability earnings and the claimant chooses not to work or refuses to cooperate with Standard's vocational efforts, benefits would end.

STD41 How does the return to work responsibility affect retention rights under the Personnel rules?

An employee who is on STD leave has the right to return to a position in the same class in the employee's department.

STD42 When will Standard pay reasonable accommodation for a workspace modification? The medical standard says the person isn't disabled if he or she can do the job with a reasonable accommodation. What is the maximum benefit on the Reasonable Accommodation Expense Benefit?

Standard will consider paying a Reasonable Accommodation Expense Benefit as soon as Standard or the state identifies an appropriate case. It is not necessary for state STD/LTD or PERA STD to be payable however, an employee must be an insured member for Standard to consider payment. The maximum payment for the Reasonable Accommodation Expense Benefit is the actual cost of the accommodation, or \$5,000 whichever is less. We will consider a Reasonable Accommodation Expense in excess of \$5,000 on a case by case basis. Any Reasonable Accommodation Expense Benefit must be approved by Standard in advance. This benefit may require discussion with the Division of Purchasing or the agency's purchasing unit. Standard will coordinate the effort to make a reasonable accommodation through the designated contact at the state agency and work through that individual, or another individual identified by the agency, to facilitate the process.

STD43 Is the return to work incentive a benefit which allows an employee to work while receiving the state LTD benefit?

Yes. If the employee meets the definition of disability the employee can receive a LTD benefit plus partial work earnings. The work earnings integrate with the state STD or LTD benefit according to the formula in the contract.

STD44 How does PERA STD get employees back to work?

The PERA STD policy has incentives to encourage or facilitate return to work (see Q&A32). Through the contract, Standard is able to pay for a reasonable accommodation for the disabled employee or the disabled employee's agency. The plan also allows Standard to pay for rehabilitation or retraining and related expenses such as family care, job related and job search expenses. The plan also has incentives which require an employee to accept work in the employee's own job if the employee is able to work and earn at least 40% of predisability earnings.

ings (return to work responsibility) and to participate in a plan, program or course of medical treatment or vocational training or retraining or education approved by Standard unless the disability prevents participation (rehabilitation limitation).

ST45 How does the return to work incentive coordinate between state STD and PERA STD?

Use the following calculations:

First, the amount of the PERA STD payment is calculated. (Take 60% of PERA predisability earnings and add all deductible income including the gross earnings from work).

Compare that sum with the amount of PERA predisability earnings. If the gross PERA STD and deductible income (including work earnings) exceed PERA STD predisability earnings, the amount by which it exceeds PERA STD predisability earnings is deductible from the PERA STD payment.

Next, calculate the amount of the state STD or LTD benefit. For state STD, 50% of earnings from work are deductible from the state STD benefit. For state LTD, take 60% of state predisability earnings and then add the gross earnings from work.

Compare that sum with the amount of state predisability earnings. If the gross state LTD and work earnings exceed state predisability earnings, the amount by which it exceeds state predisability earnings is deductible from the state LTD benefit. Because the PERA STD payment is primary, the net PERA payment is deducted from the state STD or LTD benefit to calculate the net state STD or LTD benefit.

Taxability

STD46 Does Standard send employees W4 forms for Voluntary Federal withholding?

Yes, Standard makes this form available to employees who are receiving a benefit. In addition, Standard makes a form available for withholding state tax.

STD47 Does Standard prepare W-2's?

Yes, for both state STD/LTD and PERA. Standard also sends W-2's to the employee. Standard also prepares year-end tax information for PERA's STD. PERA prepares year-end tax information for PERA disability retirement.

STD48 If an employee is receiving both PERA STD and state LTD, are the benefits from PERA taxable and the state's LTD tax-free?

Yes. Taxability is based on who is paying the premium. For the state STD, the state pays the premium; therefore, the benefit is taxable income. For the state LTD, the employee pays the premium; therefore the benefit is tax-free.

Deductible Income

STD49 Why apply for PERA STD if an employee is receiving state STD?

The state's STD and LTD policies state that employers must pursue all forms of deductible income for which the employee may be eligible. Any disability or retirement benefits a claimant receives or is eligible to receive because of the employer's retirement plan, including PERA, are deductible income. Any claimant who is eligible to receive deductible income and fails to pursue deductible income after being asked by Standard to do so may have the state STD or LTD benefit reduced by the amount Standard estimates the claimant would be eligible to receive upon proper pursuit of the deductible income. The employee still receives 60% of pre-disability earnings, but if an employee is eligible for both state STD and PERA STD, then PERA is primary payer.

Conversion

STD50 What is the difference in cost if an employee, who has terminated employment, converts the state's LTD policy to an individual policy?

It will be more expensive (2 to 3 times) but it is difficult to say exactly how much because it is based on age. The application for state LTD conversion includes rate tables available through Standard Insurance Company. The employee will not have to fill out a new health statement when converting the state's LTD policy.

STD51 How does an employee apply for the state's LTD conversion?

An employee may buy LTD conversion insurance when the employee's insurance coverage ends if the insurance ends for a reason other than: termination or amendment of the group policy or the employee fails to make a required premium contribution. The employee must have been insured under the state LTD policy for at least one year on the date the employee's insurance ends. The employee must not be disabled on the date the insurance ends. The employee must be a citizen or resident of the United States or Canada and must apply in writing and pay the first premium for LTD conversion insurance within 31 days after the insurance ends. When an employee terminates from the state, the employee should contact Standard Insurance Company if he/she wishes to convert the state's LTD insurance.

STD52 What happens to my life insurance policy if I terminate due to a disability?

An employee who terminates employment due to a disability has one year to apply for Waiver of Premium benefits. An employee who is continuously disabled for 6 months but not more than 12 months and is under age 60 at the beginning of the disability may apply with the state's current insurance carrier. The insurance carrier determines disability qualifications and if approved, the employee's basic and optional life insurance policies can be continued until age 65 without payment of the premium by the employee. If the employee has life insurance through PERA, the employee may continue coverage and may be eligible for Waiver of Premium provisions.

STD53 What happens to my medical/dental insurance if I experience a loss of coverage due to a disability?

The employee's agency must send COBRA information to the employee whenever there is a separation from service for reason of termination, resignation or retirement including disability. If the employee is receiving a PERA STD or disability retirement benefit, he or she may enroll in the PERA Health Care Program.

STD54 How does an employee receive a disability determination if the employee is not vested with PERA and did not apply for the state's LTD insurance?

The employee can get a disability determination through Standard Insurance Company if the employee applied for the state's STD while employed. The employee may also contact Social Security.

FMLA

STD55 For an employee who is requesting or taking leave that qualifies under FMLA (due to the employee's own serious medical condition) and who will be missing more than 30 days of work, should the agency's payroll or personnel administrator provide additional benefit information?

Yes. The employee should fill out a claim form for the state's STD. The employee must return the claim form to the agency to be forwarded to Standard. (P5-23(A)). If the employee has one year of state service, it is important that the employee be instructed to apply within 30 days of the beginning of the absence in order to be eligible for STD leave. The employee should also be informed that s/he may be eligible for PERA's disability program and to contact PERA for more information.

Worker's Compensation

STD56 How does the state's STD program coordinate with the state's worker's compensation program?

Standard Insurance Company, the state's current disability carrier, contacts Pinnacol, the state's current worker's compensation carrier, when Standard is informed of a work-related injury. Pinnacol is the primary payer and, therefore, Standard offsets Pinnacol's payments. PERA's STD is reduced for worker's compensation but PERA disability retirement reduces worker's compensation.